

CPM Federal Credit Union - Charter No. 21971
Statement of Financial Condition as of March 31, 2025

ASSETS			LIABILITIES and EQUITY			
CASH, INVESTMENTS, and LOANS			LIABILITIES			
Cash and Cash Equivalents			12,636,278			
	Maturity	Maturity		Maturity	Maturity	
Securities	<u>< 1 year</u>	<u>> 1 year</u>		<u>< 1 year</u>	<u>> 1 year</u>	
Held-to-Maturity Securities	15,500,000	65,026,607		0		
Other Investments						
Corporate Credit Unions	5,267,957					
Perpetual Cont. Capital		1,973,583				
EBA & EBA90	1,000,000					
VISA Class B-1 Common Stock	1,019,243					
Federal Reserve Account	55,871,628					
Credit Unions & Banks	12,400,000	14,874,000				
CUSOs						
CU Cooperative Systems		659,630				
Total Investments	<u>91,058,827</u>	<u>82,533,820</u>	173,592,647			
Loans						
Commercial		0				
Real Estate		244,453,569				
Fully Secured		96,906,598				
VISA & Unsecured		42,189,708				
Other Loans		66,554,153				
Total Loans		450,104,028				
Deferred Loan Origination		184,521				
Allowance for Loan Loss		(5,953,065)				
Allowance for Neg Share Loss		(4,710)				
Net Loans			444,330,774			
	OTHER ASSETS					
NCUSIF Deposit		5,429,539				
Land and Buildings, Net		18,111,635				
Furniture and Equipment, Net		351,628				
Loans Held for Sale		683,562				
All Other Assets		27,392,428				
TOTAL ASSETS			<u>682,528,491</u>			
				Borrowed Funds		
				Notes Payable	0	
				Reverse Repurchase		
				Other		
				Total Borrowings	<u>0</u>	<u>0</u>
				Accrued Dividends/Interest Payable		6
				Other Accr Exps and Accts Payable		<u>7,648,049</u>
				TOTAL LIABILITIES		<u>7,648,055</u>
				Members' Shares		
				Regular Shares	206,572,067	
				Share Drafts	128,452,442	
				Money Market	142,283,664	
				Share Certificates	95,014,767	11,859,224
				IRA Certificates	18,869,203	6,544,278
				IRA Shares	3,838,044	
				TOTAL SHARES	<u>595,030,188</u>	<u>18,403,502</u>
						613,433,690
				EQUITY		
				Reserves		
				Regulatory/Statutory Reserves		0
				Special Reserves		0
				Other Reserves		<u>0</u>
				Total Regular Reserves		0
				Undivided Earnings		
				Undivided Earnings		62,034,631
				Net Income		<u>612,260</u>
				Total Undivided Earnings		62,646,891
				Total Other Comprehensive Equity		<u>(1,200,145)</u>
				TOTAL MEMBERS' EQUITY		<u>61,446,746</u>
				TOTAL LIABILITIES & EQUITY		<u>682,528,491</u>
				Fair Value of Held-to Maturity Securities		77,291,799

Federally Insured by NCUA

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CPM Federal Credit Union - Charter No. 21971
Statement of Income for the Period Ended March 31, 2025

	<u>Month-to-Date</u>	<u>Quarter-to-Date</u>	<u>Year-To-Date</u>
INTEREST INCOME			
Interest on Loans	2,240,630	6,495,322	6,495,322
Less: Interest Refund	0	0	0
Investment Income	458,783	1,230,183	1,230,183
Other	22,591	67,689	67,689
TOTAL INTEREST INCOME	2,722,004	7,793,194	7,793,194
INTEREST EXPENSE			
Dividends	751,886	2,164,579	2,164,579
Interest on Borrowed Money	0	0	0
TOTAL INTEREST EXPENSE	751,886	2,164,579	2,164,579
NET INTEREST INCOME	1,970,118	5,628,615	5,628,615
Less: Provision for Loan Loss	100,709	964,336	964,336
NII AFTER PLL	1,869,410	4,664,278	4,664,278
OTHER NON-INTEREST INCOME			
Net Gain (Loss) on Sale of Securities	0	0	0
Member Service Fees	636,075	1,981,481	1,981,481
Miscellaneous Operating Income	647,188	2,205,602	2,205,602
Gain (Loss) on Equity Securities	0	135,730	135,730
Gain (Loss) on Disposal of Assets	0	0	0
Gain (Loss) on Sale of Repossessed Assets	(11,298)	(24,486)	(24,486)
Extraordinary Gain (Loss)	0	0	0
TOTAL NON-INTEREST INCOME	1,271,964	4,298,327	4,298,327
OPERATING EXPENSES			
Employee Compensation and Benefits	1,437,113	4,763,146	4,763,146
Travel and Conference	83,151	134,310	134,310
Association Dues	4,911	15,890	15,890
Office Occupancy	131,790	418,861	418,861
Office Operations	91,190	295,460	295,460
Educational and Promotional	30,321	145,071	145,071
Loan Servicing Expense	122,810	351,341	351,341
Professional and Outside Services	592,254	1,809,327	1,809,327
Member Insurance	0	0	0
Operating Fee	9,526	28,579	28,579
Miscellaneous Operating Expense	26,047	107,904	107,904
TOTAL OPERATING EXPENSE	2,529,114	8,069,889	8,069,889
NET INCOME	612,260	892,716	892,716

CLASSIFICATION OF LOANS OUTSTANDING		
Degree of Delinquency	<u>Dollars</u>	<u>Number</u>
Current to < 2 months	18,249,898	1,639
2 to 6 months	251,047	56
6 to < 12 months	133,050	5
Greater than 12 mos.	4,737,991	4
TOTAL LOANS	23,371,986	1,704

OTHER LOAN INFORMATION		
Total loans made YTD	45,076,910	2,068
Loans since organization	2,136,363,743	333,576
Total loans charged off YTD	392,049	
Recovery of loans charged off YTD	<u>44,050</u>	
NET LOANS CHARGED OFF	347,999	

MISCELLANEOUS INFORMATION

Number of members	65,123
Number of potential members	501,817

We certify, to the best of our knowledge and belief, this statement and the related statements are true and correct, and present fairly the financial position and the results of the operations for the periods covered.

<i>Ralph A. Micalizzi Jr.</i>	04/17/2025
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Certified Correct by:	Date
<i>Alicia G. Wabl</i>	04/18/2025
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Treasurer of the Board of Directors	Date
<i>Michael Chodnicki</i>	04/17/2025
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Chairman of the Board of Directors	Date